

Information to identify the case:			
Debtor 1	Sahar Mustafah		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court Northern District of Illinois			
Case number: 15-26409			
Social Security number or ITIN xxx-xx-0480			
EIN --_-----			
Social Security number or ITIN -----			
EIN --_-----			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Sahar Mustafah
fka Sahar Kayyal

If the trustee has filed and served a notice pursuant to Bankruptcy Rule 3002.1(f), and no statement is timely filed by the mortgagee in response, the mortgage addressed by the notice is deemed to be fully current as of the date of the notice.

December 27, 2016

For the court: Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Northern District of IllinoisIn re:
Sahar Mustafah
DebtorCase No. 15-26409-BWB
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: mrahmoun
Form ID: 3180WPage 1 of 2
Total Noticed: 24

Date Rcvd: Dec 27, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2016.

db
 23559000 +Sahar Mustafah, 19806 S. Wolf Road, #207, Mokena, IL 60448-1387
 23559002 +Codilis & Associates, P.C., 15W030 N. Frontage Road, Suite 100, Burr Ridge, IL 60527-6921
 23559002 +Department of Education, FedLoan Servicing, PO Box 69184, Harrisburg, PA 17106-9184
 23559001 +Department of Education, FedLoan Servicing, PO Box 530210, Atlanta, GA 30353-0210
 23559005 Equifax Information Services, LLC, 1550 Peachtree Street NW, Atlanta, GA 30309
 23559007 +Experian Information Solutions, Inc., 475 Anton Boulevard, Costa Mesa, CA 92626-7037
 23559008 +Fed Loan Servicing, Po Box 60610, Harrisburg, PA 17106-0610
 23559009 +FedLoan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
 23559010 +FedLoan Servicing, Department of Education, PO Box 530210, Atlanta, GA 30353-0210
 23559011 +Mokena Mills Owners' Association, c/o Dennis M Heywood - Reg Agent,
 13301 S. Ridgeland Avenue, Suite B, Palos Heights, IL 60463-0030
 23559012 +Trans Union LLC, P.O. Box 2000, Chester, PA 19022-2000
 23836759 U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184,
 Harrisburg, PA 17106-9184
 23559014 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203
 (address filed with court: Wells Fargo Home Mortgage, 8480 Stagecoach Circle,
 Frederick, MD 21701)
 23573217 +Wells Fargo Bank, N.A., c/o Codilis & Associates, PC, 15W030 North Frontage Rd., Suite 100,
 Burr Ridge, IL 60527-6921

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

23558997 +EDI: CAPITALONE.COM Dec 28 2016 00:53:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 23558998 +EDI: AIS.COM Dec 28 2016 00:53:00 Capital One, N.A. *, c/o American Infosource,
 P.O Box 54529, Oklahoma City, OK 73154-1529
 23558999 +EDI: CAPITALONE.COM Dec 28 2016 00:53:00 Capital One, N.A.*, 1680 Capital One Drive,
 Mc Lean, VA 22102-3407
 23559004 EDI: DISCOVER.COM Dec 28 2016 00:53:00 Discover Financial Services LLC, Po Box 15316,
 Wilmington, DE 19850
 23559003 EDI: DISCOVER.COM Dec 28 2016 00:53:00 Discover Financial Services, 2500 Lake Cook Road,
 Deerfield, IL 60015
 23571392 EDI: DISCOVER.COM Dec 28 2016 00:53:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 23559006 +E-mail/Text: Donna.ODonnell@ericksonmanagement.com Dec 28 2016 03:49:50
 Erickson Management Company, 13301 S. Ridgeland Avenue, Suite B,
 Palos Heights, IL 60463-0030
 23559013 +EDI: WFFC.COM Dec 28 2016 00:53:00 Wells Fargo Bank, N.A., 420 Montgomery Street,
 San Francisco, CA 94104-1298
 23559016 +EDI: WFFC.COM Dec 28 2016 00:53:00 Wells Fargo Home Mortgage, Po Box 10335,
 Des Moines, IA 50306-0335
 23559015 +EDI: WFFC.COM Dec 28 2016 00:53:00 Wells Fargo Home Mortgage, 5620 Brooklyn Boulevard,
 Minneapolis, MN 55429-3056

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 29, 2016

Signature: /s/Joseph Speetjens

District/off: 0752-1

User: mrahmoun
Form ID: 3180W

Page 2 of 2
Total Noticed: 24

Date Rcvd: Dec 27, 2016

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2016 at the address(es) listed below:

Glenn B Stearns on behalf of Trustee Glenn B Stearns mcguckin_m@lisle13.com
Glenn B Stearns mcguckin_m@lisle13.com
James J Haller on behalf of Debtor 1 Sahar Mustafah jhaller@sulaimanlaw.com,
courtinfo@sulaimanlaw.com;bkycourtinfo@gmail.com;ECFNotice@sulaimanlaw.com;sulaiman.igotnotices@
mail.com;bkecf_sulaiman@bkexpress.info
Joseph S Davidson on behalf of Debtor 1 Sahar Mustafah jdavidson@sulaimanlaw.com,
courtinfo@sulaimanlaw.com;bkycourtinfo@gmail.com;ECFNotice@sulaimanlaw.com;sulaiman.igotnotices@
mail.com;bkecf_sulaiman@bkexpress.info
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Rachael A Stokas on behalf of Creditor WELLS FARGO BANK, N.A. ND-Two@il.cslegal.com
TOTAL: 6